HENDRICKS DID HAVE POWER TO

Armstrong Committee Severely Criticises Insurance Superintendent.

ALBANY, N. Y., Feb. 22.-The insurreneral report takes up the State Insurance Department and declares that the State Superintendent of Insurance has had ample power and has been charged with the correlative duty to in quire into and to ascertain the transac ons of insurance companies to the and that abuses may be exposed and

correct administration assured. The aupervision of the depart ment, the report sets forth, has not proved a sufficient protection against extravagance and maladministration. Annual statements have been received and filed in nany instances without sufficient detail to exhibit the real efficiency r honesty of the management.

Nor has there been suitable effort to detect and expose evasions of departmental requirements and the resort to artifice and double dealing in order to avoid a true disclosure of the companies' affairs. Even the infrequent examfinations of particular companies would have availed in many instances to disclose the conditions made apparent by he committee's investigation had they een rigorously conducted with the purse of exposing whatever abuses ex-

A report on the Mutual Life Insur-Company by Chief Examiner Van-bel to Supt. Hendricks in 1998 is cited by the report as representing to Mr. Hendricks that the examination had at the state that the examination and es-ablished the fact that the welfare of the pokey-holders had been conserved by the character of the management. A Striking Contrast.

"In striking contrast with this official report," says the committee, "s the solution of the examination which breeded it, as disclosed by the testimony taken by the committee. The examiner aid not know and made no effort to ascertain as salarses and tractions. examiner and not know and made no effort to ascertan a.e salaries paid to havidual officers. He did not know that made no effort to ascertan the amount paid the son of the president of the company or the terms of the contract under which he had been receiving excessive commissions upon foreign bushiess.

bitagt compensation to the exor-

"Aus did he allude to the exorbitast compensation paid to the firm of C. H. Raymond & Co., of which President acclurary's son-inmoved the president accluration spent properly or improperly. As a test of the character of the management t.e examination was plainly a farce."

Referring to the office of the Insurance Department in New York City, in charge of Robert H. Hunter, the report declares it is apparent that no suitable steps have been expenditure or corrupt practices. "The final responsibility for this neglect." says the committee, "must rost with the Euperintendent of Insurance."

Examinations of the New York Life Insurance Company by Mr. Vanderfoed in 1889 and 1901 are referred to, and the report declares that in neither was there any allusion to any of the translations which attracted attention in the sommittee's inquiry and no mention was made of the extraordinary payments to Alexander Hamilton.

JOHN D. ON DRY-DOCK AT SEA MAKES FIERY SPEECH

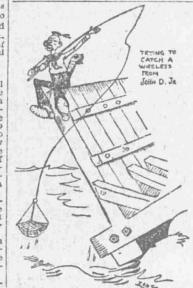
Oil King Was Spotted While Sitting on the Kitchen Deck Looking Over the Taffrail-Tore His Hair at Waste of Good Oil.

hairless telegraphy, via Porto Rico, via reciting the words. "Hadley loves me Moie St. Nicholas, via Ida M. Tarbell, he loves me not," etc. to Washington, D. C..) Feb. 22.—1 am able to state with the utmost confidence that John D. Rockefeller is really



aboard the dry dock Dewey, now off this port, as was indicated in these despatches last evening.

The Dewey, in tow of Government tugs, neared Las Palmas this morning. Our citizens, gathering upon the quay, noticed, on the extreme back porch of the Dewey (nautical term, stern-Ed.) a perfectly round, glistening object about the size of one of the native muskmelons. The discovery created tre-

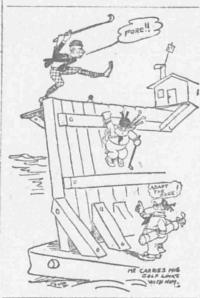


LAS PALMAS, Grand Canaries (by | ing the hairs, one by one, meanwhile

In response to cheers from the quay Mr. Rockefeller arose, placed his tou-pee far back upon his skull, thus giving himself a singularly noble and high-browed appearance, and bowed gracefully. Meanwhile cries of "Speech speech!" Mr. Bockefeller then said:

Speech Brings Cheers.

"Unaccustomed as I am to public addresses, I cannot forbear on the occaion of my first visit to your fair city (cheers) to speak a few words. I thank ou for this demonstration. (Renewed theering.) It is, indeed, a pleasure to be here among you, far, far from tim and process servers. With my hand



his hand to the small change pocket of his waistcoat) I feel that I may truthfully declare my joy at being able to fice for a season the false gayeties, the prying lawyers, the victous inkslingers of my own country-I use the term 'my own' advisedly, gentlemen-and alone, or comparatively so, upon the vasty deep to commune for a while with nature and the elements, such as water, which, as you may recall, my friends, if properly

which was conferred as a special degree by the Chicago Olliversity and which I have worn constantly. Misses His Halo.

"I also miss my son. Sir John II., and the Mexican Salve which he feeds to his Sunday-school class. Ah, me! the dear ald Mexican Salve! But one cannot have everything one wants in this world my friends, even when one cwns it Again I thank you." (Tremend

burst.)
Four times Mr. Rockefeller was recalled. He then went downstairs in the efeller sitting on the roof with his feet hanging over the kitchen caves (taffrail.—Ed.). His toucee rested upon one knee, and from it he was pluck-

CONGRESSMEN REFUSE HONOR TO WASHINGTON

Republicans Vote Down Democrats Who Asked Day Be Observed.

WASHINGTON, Feb. 22 .- The name f George Washington was extolled by he blind chaplain of the House in his nvocation at the opening of the sesion to-day immediately Mr. Will lams, the minority leader, endeavored o get an adjournment in honor of th

"This is the anniversary of the birth f George Washington, of Virginia, the irst President of the United States.

"Well, Mr. Speaker," interrupted Mr ayne, the Republican floor leader. "I move." continued Mr. Williams "that in commemoration of that event the clerk read his farewell address to i's countrymen and that thereupon the

"I demand the regular order," said Mr. Dalzell. "The gentleman only proceeds by uninterjected the

I move we go into committee of the lole on the Army bill." said Mr. Hull. Well, I move that we agourn—that dways in order," concluded Mr. Wil-

sinty-seven members (Democrats), rose to support this motion, but 112 against it. Williams thereupon secured a roll

were against it.

Mr. Williams thereupen secured a roll call on his motion to adjourn.

The House refused to adjourn 89 to 136. The first hour of the Senate to-day was devoted to George Washington. In his opening prayer Chaplain Hale dwelt upon the importance of "commemorating every memory of him who was first in war, first in peace and first in the hearts of his countrymea," and in accordance with the custom established a few years ago at the instance of Senator Hoer, of Massachusetts, the prayer was followed immediately by the reading of Washington's Farewell Address. The reading to-day was intrusted to Mr. McCreary, of Kentucky.

Washington's Birthday was generally observed at the National Capital. Celebrations were held by various local patriotic societies in commemoration of the anniversary. All Federal offices and municipal offices, as well as most of the business houses, were closed.

President Roosevelt celebrated Washington's Birthday in part by taking a long horseback ride with Secretary Root and Senator Lodge, of Massachusetts. The day was ideal, and the President and his companions left the White House early in the afternoon, the President announcing before his departure that he would transact no further business to-day. would transact no further bu

"I feel that I need say no more. My one regret is that, in the haste of departure, I left behind me my thick were

Arouses Women Over Order Issued About Letters.

An order issued three weeks are by earity Commissioner Robert W. Hebard to the effect that in future all mail addressed to heads of departments, unss marked "Personal," would be sened by his privace secretary, Mr. cCarthy, of the charity boat Thomas serrow on a charge of insubordination It appears that several days ago Capt. McCarthy had a letter sent to him a he Chrities Department from the se

Raines, Bracket, Lewis and Elsberg took part, it was decided to progress the bills to the committee of the whole, and then recommit them to the special insurance committee for a hearing. Friday, March 9, was agreed upon for the date of that hearing, at which all objections to them should be made known.

Aimed at the Lobby.

Regarding lobbying, the committee recommends that the executive law be amended to require every person, retained as counsel or agent to promote or oppose the passage of bills or read. swer a charge of insubordination, the nature of which the Captain does not seem to know.

The order has caused great dissatisfaction among the heads of the depart-

The order has caused great dissatisfaction among the heads of the departments, several of whom have had their letters opened, including Miss Florence Corbett, the head dictician of the department, who has hid two of her private letters opened by the Commisskener's private secretary. Yesterday Miss Corbett wrote the Commissioner a curt note notifying him that she had given him no authority al open her letters.

Spanish Minister Resigns. MADRID, FEB. 22.—The report of the esignation of Minister of Finance Salvador is confirmed. It is understood that Premier Moret will temporarily take the finance portfolio.

"America's Best Milk"



PASSENGERS SAW of the passengers.

Steamer Hellig Olav Arrives provisions and other supplies which are to be used by Michaelson, the Danish After Stormy Passage Across Atlantic.

The Scandinavian American steamship boken to-day, about two days late. She newspaper work.

had encountered severe weather on the entire trip. The day before yesterday a school of whales was sighted disporting about an heberg, and their manocuvres were eagerly watched by a number

On board the vessel were a number of sleigh canoes, which can be used as boats or sleighs; harpoons, canned explorer, who is to make a trip to the northern seas.

Among the passengers were Alfred Lassen, manager-editor of Dannebrog, the Government organ of Copenhagen, Denmark. He was formerly with the Figaro of Paris. He intends to visit

NATURE'S ESSENCE

Go Straight Back to Nature for Your Health. There is Your Strength.

well oiled and it runs smoothly. It does not groan in doing its work. But their increased activity consumes the let the stomach, which is the fire-box tissue rubbish which has accumulated to the human engine, get "out of kil-ter" and we soon meet with disaster.

filter within us, gets clogged up and poisons accumulate in the body from

constant manufacture of blood.

It is a trite saying that no man is stronger than his stomach. Dr. Pierce's Golden Medical Discovery strengthens

Charity Commissioner Also just the right proportions, and you have medicines are composed, by leaders in Dr. Pierce's Golden Medical Discovery. all the several schools of medical prac-It took Dr. Pierce, with the assist-ance of two learned chemists and phar-cure of the diseases for which the macists, many months of hard work experimenting to perfect this vegetable "Golden Medical Discovery" is advised should have far more weight with the alterative and tonic extract of the greatest efficiency. To make rich, red the so-called "testimonials" so conest efficiency. To make rich, red blood, to properly nourish the nerves and the whole body, and cure that lassitude and feeling of weakness and nerve exhaustion, take Dr. Pierce's Golden Medical Discovery. It bears THE BADGE OF HONESTY upon every bettle in the full list of its ingredients,

Extracted from the Roots of Native, Forest Plants,

Consider your body as an engine extract is like Nature's influence—the which supplies you with all activity of blood is bathed in the invigorating mind and body. Keep the machinery well oiled and it runs smoothly. It fires of the body burn brighter and in the system.

The "Discovery" cures all skin affec-

The products of undigested and de-composing food is poison to the system. swellings," scrotulous affections and kindred ailments.

The "Golden Medical Discovery" is just the tisue builder and tonic you just the tisue builder and tonic you require when recovering from a hard cold, grip, pneumonia or a long siege of fever or other prostrating disease. No matter how strong the constitution, our stomach and liver are apt to be "out of kilter" occasionally. In consequence our blood is disordered, for the stomach is the laboratory for the constant manufacture of blood.

the stomach—puts it in shape to make pure, rich blood—helps the liver and We do not live on what we eat but on what we digest, assimilate, and take will assist your system in manufactur up in the blood. The blood in turn ing each day a pint of rich, red blood feeds the nerves, the heart, and the whole system, and all goes well with us in the blood be kept pure and rich. If not, then the liver, which is the human people suffer from, is usually the effect of poisons in the blood; it is often in dicated by pimples or boils appearing over-eating, over-drinking, or hurrically doing both. The smash-up occurs when the blood is poisoned by the stomach and liver being unable to take care of the over-load! The red flag of danger is thrown out in the shape of medicine put up for sale through drug-care that so in paravass. danger is thrown out in the shape of eruptions on the skin, or in nervousness and sleeplessness, the sufferer becoming blue, despondent and irritable, because the nerves lack nourishment and are starved.

Nature's laws are perfect if only we obey them, but disease follows disobedience, Go straight to Nature for the cure, to the forest; there are mysteries there, some of which we can fathom for you. Take the bark of the Wild-cherry tree, with Mandrake root, Stone root, Queen's root, Bloodroot and Golden Seal root, make a scientific, Glyceric extract of them, with just the right proportions, and you have

bottle in the full list of its ingredients, printed in plain English, and it has sold more largely in the past forty years than any other blood purifier and stomach constipation, invigorate the liver and tonic. The refreshing influence of this regulate stomach and bowels

Lord & Taylor,

Special Important Offerings

Colored Crepe de Chine and Taffeta Silks, 21,000 yds.; in all the beautiful evening tints and street colorings; offered at ... 58c. a yd

Dress Goods Dept. .

54-inch Homespuns, 1,800 yds.; in three shades of gray; retail value \$1.00; offered at 68c. yd

Wash Goods Dept. An Important Offering of

English Woven Voiles, one of the most desirable Summer fabrics in a variety of designs and colorings; special value; at..... 25c. yd

Broadway and Twentieth St., Fifth Ave., Nineteenth St.



Gibson



Gibson's growth WAS GRADUAL up to a certain point—and then he burst forth into full blown fame. "Life" really DISCOVERED him. For years his work was restricted to that publication, and many of his pictures were sold for framing at one and two dollars each.

About four years ago Collier's Weekly made a contract for ALL OF HIS NEW WORK.

and Gibson's fame grew apace.

It is a SELECTION of the DOUBLE-PAGE CARTOONS drawn by Gibson AT THIS TIME which are being issued now each week with the SUNDAY WORLD. THESE PICTURES represent the ZENITH of Mr. Gibson's FAME as an artist in black and white. The next step in his career was the announcement that he would GIVE UP HIS INCOME FROM PEN AND INK DRAWING (estimated to be about \$60,000 a year) and take up the study of oil painting. He is now abroad pursuing these studies. His LAST PEN AND INK WORK HAS BEEN DONE. The public will watch his future course with great interest, to see if he will EQUAL in his new field of endeavor THE ACHIEVEMENTS OF THE PAST in that old field in which he stood head and shoulders above all others. All of this has been told before.

There is NOTHING NEW NOW TO TELL ABOUT GIBSON.

But there HAS BEEN a new development in the situation regarding his pictures.

The New York World is now issuing a series of them---YES, OF THE BEST OF THEM. Next Sunday's picture is shown and described here. Last Sunday's World picture was the TALK OF NEW YORK.

When you BEAR IN MIND that the picture described is to be printed upon a separate sheet of fine art paper, in the best style of the printer's art, it should make you "SIT UP AND TAKE NOTICE."

There is no advance in price. You get the great Sunday World, and with it this ARTISTIC SUPPLEMENT to the series of articles on HOW ARTISTS USE PEN AND INK (which are now appearing in the Sunday World). This picture makes complete that very interesting article, and is a splendid example of Artist Gibson's best work.

The newsdealers had lots of trouble last Sunday with those who did not follow our advice and get their orders in early. A "word to the wise" is sufficient. Speak with your newsdealer on this matter to-day if you would possess a fine Gibson picture next Sunday.





Printed on Separate Sheet of Heavy Art Paper. SIZE 10x15 INCHES.

"The Weaker Sex" shows four charming girls grouped around a table and examining through a magnifying glass a mere man, as insignificant in their eyes as is an ant, pathetic in the supplication of his attitude. The four girls are four different types, each perfect of its kind, but they are one in the coldly scientific expression with which they examine the specimen that one is about to impale upon her hat pin. People who are accustomed to thinking of the Gibson girl as one, just drawn in different attitudes, will have a chance here to observe four of them together and to note the striking difference between them. As an illustration of Gibson's technique this picture is splendid and the student of art can do no better than to analyze carefully the methods whereby the effect is produced.

WHITEWASH DEPEW AND FLAY HENDRICKS rior to July 1, 1990, shall be void. their holdings of stock within five

(Continued from First Page.)

the company for inspection; nominations for offices posted at these places directors. four months before the election, with the names of persons designated to remonths ahead, with addressed return

Provisions of the Bills.

The important provisions carried by the insurance bills are: Porbidding contributions by insurance companies to political organizations and the payment of

by mutual companies shall be Bostponed.

Declaring all proxies executed



undreds of Rooms, Apartments Are offered To-Let every day o find them don't wander Cout town and squander Time, Money and Patience away.

Read World To Let Ads!

Providing that all holders of years policies amounting to \$1,000 or

Prohibiting an insurance company ceive and vote on proxies; ballots fur- from acquiring real property-except mished to each policy-holder two such as is necessary for carrying on months ahead, with addressed return its business—without the approval of envelope, so that the policy-holder may the Superintendent of Insurance, and vote himself, no matter where he is lo- that ro property shall be exchanged

without his consent. That officers and directors shall not be interested in the sale to or by an insurance company, except in policies held by themselves. existing stock companies.

contingent fees; making the man the insurance law shall be mis- measures, shall, before entering such a contribution demenners, and repealing the fines service file with the Secretary of State

reserve on policies, to encourage new ompanies. Providing for the mutualization stock companies by the filing of a list

of all policy-holders in the office of the aperintendent of Insurance, home of dee and agencies five months before the

Limit Put on Business. Limiting new business to be written annually on the percentage basis and providing a maximum of \$150,000,000. Companies may write all the insurance they are able to obtain under \$50,000,000

After a long debate in the Senate, in which Graiv, McCarren, Armstrong, more shall be entitled to vote for Raines, Bracket, Lewis and Elsberg

Providing for the reorganization of tained as counsel or agent to promote or oppose the passage of bills or reso-Providing that all violations of lutions, or executive approval of such

who receives a contribution equally guilty with the man who gives it.

Declaring it a misdement to make a false entry on the books of the company.

Requiring that persons doing legislative work for a company shall file with the Secretary of State a notice of his appeirance, and requiring the company to file a statement of expenditures for all legislative purposes.

Providing for the election of mew directors of the companies on Nov. 15, until which time elections

The insurance law shall be files and repealing the fines name, the name of his client and the character of the service. It is ell-treated that a book be kept by the Secretary of State to be called "The Docket of Legislative Appearance."

Regarding the expenses of companies, and policies.

Providing for the incorporation of mutual insurance companies.

Limiting the amount of the contingent reserve and compelling the distribution of all their profits annually and putting dividends at the option of the policy-ton of policies and the establishment of suitable limitations of the same that the file file with the Secretary of State in the character of the service. It is ell-treated that a book be kept by the Secretary of State to be called "The Docket of Legislative Appearance."

Regarding the expenses of companies.

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Limiting the amount of the contingent reserve and compelling the distribution of all their profits annually and putting dividends at the option of the policy-ton of preliminary term policies and the establishment of suitable limitations of the service file with the Secretary of State in the character of the service. It is ell-treated that a book be kept by the Secretary of State to be called "The Docket of Legislative Appearance."

Regarding the expenses of companies.

Limiting the amount of the contingent reserve and compelling the distribution of all heir profits annually and putting dividends at the option of preliminary term policies and the establishment of suitable limitations of the service file with

Valuation of Policies.

Concerning the valuation of policies the committee recommends that the establishment of a minimum standard of valuation in accordance with the "Select and Ultimate" the prohibition of term valuations, issued after Dec. 31 next; the fixing of a legal standard for the valuation of industrial policies issued after Jan. 1, 1907, the requiring of co-operative and assessment companies to maintain a reserve equal to the proceeds of one death or disability assessment and to the cost of insurance for all policies in accordance with the Amerian table of mortality.

The committee also recommends the enactment of a law forbidding repared to existing contracts, but that such laws shall be rigidly enforced to says hall be reference to existing contracts, but that such laws shall be rigidly enforced.

a year.

Providing for uniform loadings and limiting the expenses of the companies for first year's business to the first year's margins, and the whole annual expense shall not exceed the aggregate expense of the annual loadings.

That all salaries over \$5,000 shall be fixed by the board of directors and reported to the Superintendent of Insurance.

Forbidding pensions, no salary or emolument to extend for more than one year.

Providing that vouchers shall be filed for all items of expense over \$100.

Limiting investments to bonds and other evidences of indebtedness, and requiring companies to dispose of